

0044-2M-EPIEXX-00279886-155524

**UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION

In re: OTEASIA NICOLE STUCKEY

Case No.: 20-01472-JAW

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Harold J. Barkley, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/07/2020.
- 2) The plan was confirmed on 09/22/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/09/2020.
- 5) The case was completed on 01/29/2025.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 18,479.90.
- 10) Amount of unsecured claims discharged without full payment: 2,310.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$114,719.44
Less amount refunded to debtor:	\$3,063.11

<b>NET RECEIPTS:</b>	<b>\$111,656.33</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,600.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$11,166.08
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$14,766.08</b>
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Attorney fees paid and disclosed by debtor:	\$.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ASCENDIUM EDUCATION SOLUTIONS, I	Unsecured	17,236.00	21,074.86	21,074.86	.00	.00
BIG PICTURE LOANS	Unsecured	1,900.00	NA	NA	.00	.00
CASHNET USA	Unsecured	NA	NA	NA	.00	.00
CREDENCE RESOURCE MANAG	Unsecured	410.00	NA	NA	.00	.00
DIRECTV	Unsecured	NA	NA	NA	.00	.00
GREAT LAKES HIGHER ED	Unsecured	3,719.00	NA	NA	.00	.00
JD RECEIVABLES, LLC	Unsecured	.01	289.26	289.26	289.26	.00
JPMORGAN CHASE BANK, N.A.	Secured	153,275.10	156,987.90	7,973.20	7,973.20	.00
JPMORGAN CHASE BANK, N.A.	Secured	29,034.55	34,123.07	34,123.07	34,123.07	.00
JPMORGAN CHASE BANK, N.A.	Secured	NA	350.00	350.00	350.00	.00
JPMORGAN CHASE BANK, N.A.	Secured	NA	51,159.86	51,159.86	51,159.86	.00
NISSAN	Secured	NA	NA	NA	.00	.00
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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
NISSAN	Secured	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	699.00	699.48	699.48	699.48	.00
TEA OLIVE, LLC	Unsecured	2,295.00	2,295.38	2,295.38	2,295.38	.00
UNDERWOOD LAW FIRM	Secured	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	59,133.06	59,133.06	.00
Mortgage Arrearage:	34,123.07	34,123.07	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	350.00	350.00	.00

**TOTAL SECURED:**

93,606.13 93,606.13 .00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00

**TOTAL PRIORITY:**

.00 .00 .00

**GENERAL UNSECURED PAYMENTS:**

24,358.98 3,284.12 .00

**Disbursements:**

Expenses of Administration:	\$14,766.08
Disbursements to Creditors:	\$96,890.25

**TOTAL DISBURSEMENTS:**

\$111,656.33

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/23/2025

By: /s/Harold J. Barkley, Jr.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.